

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

In the claims

Claims 1 and 2 (canceled)

Claim 3 (currently amended): A method as in claim [[2]] 5, wherein rating comprises: determining one or more rates applying to the billing event; and updating the account.

Claim 4 (previously presented): A method as in claim 3, comprising calculating a cost of the billing event.

Claim 5 (currently amended): A computer implemented method for rating a billing event in a real time accounting system, comprising: as in claim 2,
receiving a billing event for an account;
retrieving current usage information for the account; and
a processor rating the billing event upon receiving the billing event according to the billing event, the current usage information, and a usage dependent rating scheme;
wherein said usage dependent rating scheme comprises one or more rate step points and two or more tiers, said billing event having an associated event quantity
wherein rating comprises[[:]]
determining a current tier responsive to the current accumulated usage information;
determining a current tier reservoir; and
if the event quantity is less than the tier reservoir, adjusting an account balance responsive to the current tier and the event quantity.

Claim 6 (currently amended): A computer implemented method for rating a billing event in a real time accounting system, comprising: as in claim 2,
receiving a billing event for an account;
retrieving current usage information for the account; and
a processor rating the billing event upon receiving the billing event according to the billing event, the current usage information, and a usage dependent rating scheme;

wherein said usage dependent rating scheme comprises one or more rate step points and two or more tiers, said billing event having an associated event quantity;

wherein rating comprises[[:]]
initializing a remaining event quantity;
determining a current tier;
determining a current tier reservoir;
if the event quantity is not less than the tier reservoir performing:
calculating a portion cost for a portion of the event quantity equal to the current tier reservoir;
adjusting an account balance by the portion cost;
adjusting the remaining event quantity by the current tier reservoir;
incrementing the current tier;
setting the current tier reservoir to be a distance to a next step point from the incremented current tier;
repeating said steps of calculating, adjusting the account balance, adjusting the remaining event quantity, incrementing and setting until the event quantity is less than the tier reservoir, then performing:
calculating a final portion cost of the remaining event quantity responsive to the current tier;
adjusting the account balance by the final portion cost.

Claims 7 and 8 (canceled)

Claim 9 (currently amended): A method as in claim [[1]] 5, further comprising updating the account with the billing event.

Claim 10 (currently amended): A method as in claim [[1]] 5, further comprising calculating a cost of the billing event to a source of the billing event.

Claim 11 (original): A method as in claim 10, wherein calculating the cost is performed during the rating.

Claim 12 (original): A method as in claim 10, wherein calculating the cost is performed after the rating is performed.

Claim 13 (original): A method as in claim 10, wherein providing comprises including the cost on a web page.

Claim 14 (original): A method as in claim 10, wherein providing comprises sending a communication to a user associated with the account.

Claim 15 (original): A method as in claim 14, wherein the communication is an email message.

Claim 16 (currently amended): A method as in claim ~~[[1]]~~ 5, wherein exactly one rate applies to the billing event.

Claim 17 (previously presented): A method as in claim 16, wherein rating the billing event comprises:

determining the exactly one rate responsive to the current accumulated usage information;

calculating a cost of the billing event.

Claim 18 (currently amended): A method as in claim ~~[[2]]~~ 5, wherein each said two or more tiers has an associated discount function.

Claim 19 (original): A method as in claim 18, wherein each said associated discount function has a constant value.

Claim 20 (original): A method as in claim 19, wherein each said constant value represents a discount rate.

Claim 21 (currently amended): A method as in claim ~~[[2]]~~ 5, wherein said one or more rate step points are responsive to a number of events during a period.

Claim 22 (original): A method as in claim 21, wherein the number of events is a number of phone calls made, a number of game sessions, or a number of items purchased.

Claim 23 (original): A method as in claim 21, wherein said number of events is a number of content items viewed.

Claim 24 (original): A method as in claim 23, wherein said content items are news articles or stock quotes.

Claim 25 (currently amended): A method as in claim ~~[[2]]~~ 5, wherein said rate step points are responsive to an amount of usage of a resource associated with the event.

Claim 26 (original): A method as in claim 25, wherein said amount of usage is a duration.

Claim 27 (original): A method as in claim 26, wherein said duration is minutes of a phone call, minutes of connectivity to Internet access, or minutes of connectivity to a gaming service.

Claim 28 (original): A method as in claim 25, wherein said amount of usage is a number of pages of text viewed or a number of items purchased.

Claim 29 (currently amended): A method as in claim [[2]] 5, wherein said one or more rate step points are responsive to an amount spent.

Claim 30 (currently amended): A method as in claim [[2]] 5, wherein a cost of the event is determined responsive to a sum of the current accumulated usage information and the event quantity.

Claim 31 (original): A method as in claim 30, wherein a table is used in determining said cost.

Claim 32 (currently amended): A method as in claim [[1]] 5 wherein the billing event is an inquiry event.

Claim 33 (previously presented): A method as in claim 32, further comprising providing a cost to a source of the billing event.

Claim 34 (currently amended): A method as in claim [[1]] 5 further comprising:
performing a look-forward into a rating scheme responsive to the account information comprising current accumulated usage information;

sending marketing information to a source of the billing event responsive to performing the look-forward.

Claim 35 (currently amended): A method as in claim [[1]] 5, wherein said usage dependent rating scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to information about the billing event.

Claim 36 (currently amended): A method as in claim [[1]] 5, wherein said usage dependent rating scheme includes a plurality of rating curves, including selecting one or more of said plurality of rating curves responsive to the account information.

Claims 37-43 (canceled)